

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Annette L Pratte
 Annette L Pratte
 Debtors

Case No. 18-13246-mdc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: dlw
 Form ID: 309I

Page 1 of 1
 Total Noticed: 24

Date Rcvd: May 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2018.

db	+Annette L Pratte, 170 Doe Run Road, Coatesville, PA 19320-4292
db	+Annette L Pratte, MAILING ADDRESS:, 112 Airport Road #387, Coatesville, PA 19320-5800
14107552	+AR Resources, PO Box 1056, Blue Bell, PA 19422-0287
14107551	Akron Billing Center, 3585 Ridge Park Drive, Akron, OH 44333-8203
14107553	+Aspen Forest Financial, 750 Fairmont Avenue, Suite 100, Glendale, CA 91203-1073
14107555	+Cherie Pratte, 4812 Marymead Drive, Fairfax, VA 22030-6255
14107557	Emergency Phy Assoc of PA, PC, PO Box 740021, Cincinnati, OH 45274-0021
14107560	+HSBC Bank USA c/o PHH Mortgage Corp., 2001 Bishops Gate Blvd, Mount Laurel, NJ 08054-4604
14107558	+Harrison Senior Living of Christiana, 41 Newport Avenue, Christiana, PA 17509-1305
14107561	Jefferson University Physicians, Central Business Office, PO Box 40089, Philadelphia, PA 19106-0089
14107562	+Keystone Col, 220 North Duke Str, Lancaster, PA 17602-2710
14107564	Thorndale Dental Associates, 3105 CG Zinn Road, Thorndale, PA 19372-1131
14107567	Westwood Fire Co Ambulance, Billing Office, PO Box 726, New Cumberland, PA 17070-0726

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: CourtNotices@sjr-law.com May 30 2018 02:05:47 JOSEPH L QUINN, The Law Office of Stephen Ross PC, 152 E. High Street, Suite 100, Pottstown, PA 19464
tr	+E-mail/Text: bncnotice@phl3trustee.com May 30 2018 02:06:44 WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
smg	E-mail/Text: bankruptcy@phila.gov May 30 2018 02:06:24 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 30 2018 02:05:59 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 30 2018 02:06:23 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+E-mail/Text: ustpreion03.ph.ecf@usdoj.gov May 30 2018 02:06:15 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
14107556	EDI: CITICORP.COM May 30 2018 06:03:00 Citibank Usa, Citicorp Credit Services/Attn:Centralize, PO Box 20507, Kansas City, MO 64195
14107554	+EDI: CHASE.COM May 30 2018 06:03:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
14107559	+EDI: HFC.COM May 30 2018 06:03:00 HSBC, 95 Washington St, Buffalo, NY 14203-3006
14107565	+EDI: VERIZONCOMB.COM May 30 2018 06:03:00 Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225
14107566	+EDI: WFFC.COM May 30 2018 06:03:00 Wells Fargo Bank N.A., Attn: Deposits Bankruptcy MAC# P6103-05K, PO Box 3908, Portland, OR 97208-3908
	TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14107563 Specialized Loan Servicing

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 31, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 21, 2018 at the address(es) listed below:

JOSEPH L QUINN on behalf of Debtor Annette L Pratte CourtNotices@sjr-law.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov
 WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 3

Information to identify the case:		
Debtor 1	Annette L Pratte	Social Security number or ITIN xxx-xx-8270
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	Annette L Pratte	Social Security number or ITIN xxx-xx-8270
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court Eastern District of Pennsylvania		Date case filed for chapter 13 5/15/18
Case number: 18-13246-mdc		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Annette L Pratte	Annette L Pratte
2. All other names used in the last 8 years		
3. Address	170 Doe Run Road Coatesville, PA 19320	MAILING ADDRESS: 112 Airport Road #387 Coatesville, PA 19320
4. Debtor's attorney Name and address	JOSEPH L QUINN The Law Office of Stephen Ross PC 152 E. High Street, Suite 100 Pottstown, PA 19464	Contact phone (610) 323-5300 Email: CourtNotices@sjr-law.com
5. Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 5/29/18

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	July 11, 2018 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Suite 18-341, 1234 Market Street, Philadelphia, PA 19107
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 9/9/18 Filing deadline: 7/24/18 Filing deadline: 11/11/18 Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of 1900.00 per month for 60 months. The plan or a summary of the plan is enclosed. The hearing on confirmation will be held on: 8/2/18 at 9:30 AM , Location: Courtroom #2, 900 Market Street, Philadelphia, PA 19107	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	